

Certificate Number: 03621-PAE-DE-038661784

Bankruptcy Case Number: 18-11038



03621-PAE-DE-038661784

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on July 13, 2024, at 9:37 o'clock AM EDT, Julie M Delp completed a course on personal financial management given by internet by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: July 13, 2024 By: /s/Frances Palenzuela

Name: Frances Palenzuela

Title: Credit Counselor